

Exhibit H

(Letter from Defendant to Plaintiff with Results of Investigation)

Bank of America



www.bankofamerica.com

LL 1014 692 000 00283 #001 SP 0.000
WILLIAM J KRIEGER
147 W BARTON AVE
ELYSBURG PA 17824-9621

October 09, 2015

Account number ending in: 0597
Case number: 71562726

William J Krieger:

We've re-examined your recent inquiry of the \$657.00 charge(s) from WESTERN UNION, and regrettably, we're unable to obtain credit(s) to your account.

What you need to know

We're unable to assist you further with your inquiry for the following reason(s):

- The information provided by the merchant matches the home address, phone number, or email address we have listed on your account.

If we previously issued credit(s) to your account, the charge(s) will be rebilled and will appear on your monthly statement. At this time, we consider your dispute(s) resolved and the balance is owed in accordance with your Credit Card Agreement. Please continue to make the required payments on the remaining balance, if any, in order to avoid any related charges.

Questions?

If you have any questions, please call us at 1.855.371.0528, Monday through Thursday 8 a.m. to 9 p.m. and Friday from 8 a.m. to 7 p.m. Eastern. We appreciate the opportunity to serve you and your financial needs.

Credit Claims Department

Enclosure

© 08/11/2015 11:34 PM

Fax Services

→ 18778882034

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12500 East Belford Avenue
Englewood, CO 80112

8/10/15

Western Union Chargeback Response

Case ID: 1022851238	Transaction ID: 7293933763
Chargeback Amount: \$657	
Reason: VISA83 (Fraudulent Transaction - Card Absent Environment)	

Western Union proposes that this is a legitimate transaction and is therefore refuting this chargeback.

This information was provided by the cardholder to Western Union:

Original Transaction:

Transaction Date: 6/27/2015 11:30:49 AM	Order ID: 1517887685190231
Sender Name: WILLIAM KRIEGER	
Address: 147 W BARTON AVE, ELYSBURG, PA, US, 17824	
Email Address: [REDACTED]	
Phone #: 0	IP Address: [REDACTED]
Payment Method: VISA	Credit Card: [REDACTED] XX0597
Auth Code: 83	CVV: NULL AVS: NULL
Principal Amount: \$657	Fee Amount: \$0
Total Amount: \$657	Transaction Type: WEB CC - Westernunion.com

Payout Information:

Receiver Name: AMIT RAJAK	
Payout City: MUMBAI	Payout Country: IN
Payout Amount: \$657	

Western Union is a money transfer service and does not sell any goods or other services. Prior to the completion of this transaction, the cardholder/sender of the money transfer explicitly agreed to Western Union's Terms & Conditions upon submitting the transaction. The cardholder/sender agreed that Western Union does not accept any responsibility for the goods or services which they paid for by using the Western Union Online Service.

Western Union has provided compelling evidence for this transaction and is requesting a reversal of this chargeback.

If the customer continues with this dispute they may be held liable and collection activities will proceed.

If you have any questions or need additional information, feel free to contact us.

Sincerely,

Western Union Online Payments
Phone Number: 1 (855) 360-3650